

Information to identify the case:

Debtor 1 **James Redmond Shields III**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **14-11217-TPA**

Social Security number or ITIN **xxx-xx-8981**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Redmond Shields III

9/13/18

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Redmond Shields, III
DebtorCase No. 14-11217-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Sep 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2018.

db +James Redmond Shields, III, 872 Liberty Street, Meadville, PA 16335-2650
 cr +Goldman Sachs Mortgage Company, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
 13955944 +AT&T Mobility, 14201 Wireless Way, Oklahoma City, OK 73134-2512
 13955945 +Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034
 13955946 +City National Bank / Ocwen Loan Service, Attn: Bankruptcy, PO Box 24738, West Palm Beach, FL 33416-4738
 13955948 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 14008377 Goldman Sachs Mortgage Company, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
 13955953 +NYS OTDA, 40 North Pearl Street, Albany, NY 12243-0001
 13955952 +Northwest Physician Associates, 1012 Water Street, Meadville, PA 16335-3468
 13955954 +Ocwen Loan Servicing LLC, 4828 Loop Central, Houston, TX 77081-2193
 13955955 +Oneida County SCU, PO Box 15330, Albany, NY 12212-5330
 14637784 +Rushmore Loan Management Services, LLC, P.O. Box 514707, Los Angeles, CA 90051-4
 14050393 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
 13955957 +Udren Law Offices PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 14 2018 01:40:01 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Sep 14 2018 05:33:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13955943 +EDI: GMACFS.COM Sep 14 2018 05:33:00 Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
 13966375 EDI: GMACFS.COM Sep 14 2018 05:33:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13981808 +EDI: JEFFERSONCAP.COM Sep 14 2018 05:33:00 Collecto Us Asset Managemnt, Inc., c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 13955949 E-mail/Text: bankruptcy@fnccbinc.com Sep 14 2018 01:39:40 First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434
 13955950 +EDI: RESURGENT.COM Sep 14 2018 05:33:00 Lvnv Funding Llc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13963633 EDI: RECOVERYCORP.COM Sep 14 2018 05:33:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13955956 +EDI: DRIV.COM Sep 14 2018 05:33:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr GOLDMAN SACHS MORTGAGE COMPANY
 cr Ocwen Loan Servicing, LLC as servicer for The Bank
 cr The Bank Of New York Mellon F/K/A The Bank Of New
 cr The Bank of New York Mellon f/k/a The Bank of New
 cr The Bank of New York Mellon f/k/a The Bank of New
 13955951 Michele A Shields
 14644797* The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
 13955947 #+Commercial Acceptance, 2 West Main Street, Shiremanstown, PA 17011-6326

TOTALS: 6, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Sep 13, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY
andygornall@latouflawfirm.com
Andrew John Marley on behalf of Creditor Goldman Sachs Mortgage Company
amarley@sterneisenberg.com, ckohn@sterneisenberg.com
Daniel P. Foster on behalf of Debtor James Redmond Shields, III dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Plaintiff James Redmond Shields, III dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor GOLDMAN SACHS MORTGAGE COMPANY bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for The Bank of
New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A.,
as Trustee for the benefit of the Certificateholder bkgroup@kmllawgroup.com
Jeremy J. Kobeski on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New
York As Successor, et. al. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York
As Successor, et. al. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
as Successor Trustee for JPMorgan Chase Bank, N.A., as Trustee for The Benefit of The
Certificateholders of Popular Abs, Inc. Mortgage Pass-Throu pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
Sherri J. Smith on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for The Bank of
New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A.,
as Trustee for the benefit of the Certificateholder pawb@fedphe.com,
sherri.braunstein@phelanhallinan.com
Stuart P. Winneg on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York
as successor trustee for JPMorgan Chase Bank, N.A., as Trustee swinneg@udren.com,
cblack@udren.com
Thomas Song on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As
Successor, et. al. pawb@fedphe.com

TOTAL: 14